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INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (use as many sheets as necessary)				Complete If Known	
				Application Number	10/679,071
				Filing Date	October 3, 2003
				First Named Inventor	Kevin Woodruff
				Art Unit	3691
				Examiner Name	Bijendra K. Shrestha
Sheet	1	of	2	Attorney Docket Number	030675

## U.S. PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
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Substitute for form 1449/PTO  <h2 style="text-align: center; margin: 10px 0;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center; margin: 10px 0;">(use as many sheets as necessary)</p>		<h3 style="text-align: center; margin: 0;">Complete if Known</h3> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Application Number</td> <td>10/679,071</td> </tr> <tr> <td>Filing Date</td> <td>October 3, 2003</td> </tr> <tr> <td>First Named Inventor</td> <td>Kevin Woodruff</td> </tr> <tr> <td>Art Unit</td> <td>3691</td> </tr> <tr> <td>Examiner Name</td> <td>Bijendra K. Shrestha</td> </tr> <tr> <td>Attorney Docket Number</td> <td>030675</td> </tr> </table>		Application Number	10/679,071	Filing Date	October 3, 2003	First Named Inventor	Kevin Woodruff	Art Unit	3691	Examiner Name	Bijendra K. Shrestha	Attorney Docket Number	030675
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
		Craig, Pirrong, "Manipulation of Cash-Settled Futures Contracts", JSTOR: The Journal of Business, Vol. 74, No. 2, (2001), pp. 224.	
		Downes, John & J.E. Goodman, Barron's Dictionary of Finance and Investment Terms, 1998, 5th Edition, pp. 695 and 607.	
		Faerber, Esme, All About Bonds and Bond Mutual Funds: The Easy Way to Get Started, New York, McGraw-Hill Professional, 200, pp. 28, 40, 225, 225, 236.	
		Internal Revenue Service Ruling 2002-31, published 5/6/2002, Section 1275 - Other definitions and special rules, 26 CFR 1.1275.4, contingent payment debt instruments, pp. 1-4.	
		Internal Revenue Service Ruling 2003-97, Deductibility of Interest, published 8/25/2003, pp. 1-9.	
		Office Action issued on September 18, 2007 in Application No. 10/703,978.	
		Office Action issued on April 15, 2008 in Application No. 10/677,172.	
		Office Action issued on Jan. 23, 2008 in Application No. 10/679,054.	
		Office Action issued on July 22, 2008 in Application No. 10/679,054.	
		Office Action issued on Oct. 1, 2007 in Application No. 10/703,975	
		Office Action issued on April 21, 2008 in Application No. 10/703,975	

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